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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/697,849	10/30/2003	Andrew Doddington	14846-30	9764

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PATENT DOCKET ADMINISTRATOR
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EXAMINER

OYEBISI, OJO O

ART UNIT	PAPER NUMBER
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3692

MAIL DATE	DELIVERY MODE
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10/03/2007

PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary

Application No.

10/697,849

Applicant(s)

DODDINGTON, ANDREW

Examiner

OJO O. OYEBISI

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 24 March 2004.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-20 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-20 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- 1) ☐ Certified copies of the priority documents have been received.
 - 2) ☐ Certified copies of the priority documents have been received in Application No. _____.
 - 3) ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date 10/30/03.
- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.
- 5) ☐ Notice of Informal Patent Application
- 6) ☐ Other: _____.

DETAILED ACTION

Claim Rejections - 35 USC § 102

1. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.
2. Claims 1-20 are rejected under 35 U.S.C. 102(b) as being anticipated by Sandhu et al (US PAT: 6347307)

Re claim 1. Sandhu discloses a method for modeling a financial product, comprising the steps of: displaying a palette of objects for constructing a financial product (see fig.17 element 1250, see fig.18 element 1350, see col.48 lines 50-67); displaying at least one window for graphically representing the financial product (i.e., typically financial objects will be stored on the user's internal system as Java objects, which are in the form of object graphs. Such object graphs consist of inter-linked nodes representing the elements and the attributes of the financial object, see col.48 lines 56-62); and selecting objects from the palette to construct the financial product (i.e., In some embodiments of this invention, XML object mappings 1410 may be customized by the user, in order to correspond to the form and structure of the user's proprietary financial objects, see col.48 lines 65-66, also see col.49 lines 23-60)

Re claims 2, 3-6. Sandhu further discloses the method, wherein the graphical representation of the financial model is in the form of a tree structure (see fig.16,

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see fig.3-6, see col.49 lines 20-60)

Re claims 7, 8-9. Sandhu further discloses the method, further including displaying the attributes of an entity (see col.48 lines 57-60, also see col.49 lines 20-33).

Re claims 10, 11-13. Sandhu further discloses the method, further including providing a Factory entity (see col.49 lines 26-33).

Re claim 14. Sandhu further discloses a computer system for modeling a financial product, comprising: a display device for displaying a palette of objects for constructing a financial product (see fig.17 element 1250, see fig.18 element 1350, see col.48 lines 50-67) and a window for graphically representing the financial model (i.e., typically financial objects will be stored on the user's internal system as Java objects, which are in the form of object graphs. Such object graphs consist of inter-linked nodes representing the elements and the attributes of the financial object, see col.48 lines 56-62); an input device for selecting objects from the palette; and a processor configured to construct the financial model using the selected objects (i.e., In some embodiments of this invention, XML object mappings 1410 may be customized by the user, in order to correspond to the form and structure of the user's proprietary financial objects, see col.48 lines 65-66, also see col.49 lines 23-60)

Re claims 15, 16-18. Sandhu further discloses the system, wherein the graphical representation of the financial model is in the form of a tree structure (see fig.16, see fig.3-6, see col.49 lines 20-60)

Re claim 19. Sandhu further discloses the system, wherein the tree structure includes a hierarchy of entities, each of the entities having at least one attribute name and a corresponding attribute value (see col.48 lines 57-60, also see col.49 lines 20-33).

Re claim 20. Sandhu further discloses a program storage device readable by a machine, tangibly embodying a program of instructions executable on the machine to perform method steps for modeling a financial product, the method steps comprising: displaying a palette of objects for constructing a financial product (see fig.17 element 1250, see fig.18 element 1350, see col.48 lines 50-67); displaying at least one window for graphically representing the financial product (i.e., typically financial objects will be stored on the user's internal system as Java objects, which are in the form of object graphs. Such object graphs consist of inter-linked nodes representing the elements and the attributes of the financial object, see col.48 lines 56-62); and selecting objects from the palette to construct the financial product (i.e., In some embodiments of this invention, XML object mappings 1410 may be customized by the user, in order to correspond to the form and structure of the user's proprietary financial objects, see col.48 lines 65-66, also see col.49 lines 23-60).

Conclusion


A prior art of record, DEADDIO ET AL (PUB NO: 2001/0025264), cited but not relied upon is found pertinent to the present application in the following way: Deaddio discloses OBJECT ORIENTED SYSTEM FOR MANAGING COMPLEX FINANCIAL INSTRUMENTS.

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Any inquiry concerning this communication or earlier communications from the examiner should be directed to OJO O. OYEBISI whose telephone number is (571) 272-8298. The examiner can normally be reached on 8:30A.M-5:30P.M.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, KAMBIZ ABDI can be reached on (571)272-6702. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.


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